

**ASSEMBLY BILL**

**No. 2528**

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**Introduced by Assembly Member John A. Pérez**

February 24, 2012

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An act relating to mortgages.

LEGISLATIVE COUNSEL'S DIGEST

AB 2528, as introduced, John A. Pérez. Mortgages and deeds of trust: foreclosure: military members.

Existing law regulates various aspects of mortgages and deeds of trust, including, among other things, foreclosure procedures applicable when a borrower is in default on one of those instruments.

This bill would express the intent of the Legislature to enact legislation to preclude foreclosure proceedings when the borrower is an active member of the military, unless the lender has first attempted a loan modification.

Vote: majority. Appropriation: no. Fiscal committee: no.  
State-mandated local program: no.

*The people of the State of California do enact as follows:*

- 1 SECTION 1. It is the intent of the Legislature to enact
- 2 legislation to preclude foreclosure proceedings when the borrower
- 3 is an active member of the military, unless the lender has first
- 4 attempted a loan modification.

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